

February 13, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Honorable Robert D. Drain,
United States Bankruptcy Judge

Ref: Delphi Corp Case # 05-44481 filed October 8, 2005
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concern with Document #14705 filed by Delphi Corporation on February 4, 2009, asking the court to terminate:

- "Corporation contributions towards health care coverages",
- "Retiree Health Reimbursement Accounts"*
- "Medicare Special Benefit"
- "Basic Life Insurance," for over 15,000 people who are retirees of Delphi Corporation.

*When Delphi sent notices to **SALARIED** retirees outlining the use of \$20,000 that was set aside to pay premiums for purchased Health Care Insurance, I find no evidence of any published statement that this fund could be eliminated, since it would simply be used up by retirees, after age 65. This fund had no growth potential, nor could it be passed on to a spouse or heirs.

It is also my concern that the Corporation (Delphi) has singled out the **SALARIED** retirees, without including **HOURLY** unionized retirees.

It is also my concern that this motion has been planned for a substantial period of time without notifying any **SALARIED** retiree that this motion was the "next step" intent of the Corporation to affect Salaried Retiree Benefits. This document was made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

Many of the most recent salaried retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for altered retirement benefits, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for

every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reach age 65.

Please know that each of the 15,000 plus retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

I ask you to REJECT this motion.

Sincerely,

Ronald T. Clark
2934 Stauffer Dr.
Beavercreek, Ohio 45434
Phone: 937.426.8889